

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DONALD J. GOWINS	§	Case No. 15-81250
DONNA M. GOWINS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/05/2015.
- 2) The plan was confirmed on 07/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/24/2016, 10/11/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/05/2018.
- 5) The case was completed on 10/11/2018.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,352.80.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 17,622.10	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 17,622.10

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,379.23	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,379.23
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
TITLEMAX OF ILLINOIS INC d/b/a	Sec	1,856.00	1,779.80	1,779.80	1,779.80	46.85
IRS	Pri	1,315.00	NA	NA	0.00	0.00
IRS	Pri	2,003.00	NA	NA	0.00	0.00
ACCOUNTS RECEIVABLE MG	Uns	714.00	NA	NA	0.00	0.00
ALCHEMY WORLDWIDE LLC -	Uns	60.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Uns	18.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Uns	107.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Uns	0.00	615.98	615.98	160.75	0.00
AT T	Uns	1,447.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	408.00	NA	NA	0.00	0.00
BELOIT HEALTH SYSTEM	Uns	1,000.00	NA	NA	0.00	0.00
BELOIT RADIOLOGY	Uns	185.00	NA	NA	0.00	0.00
BERLIN WHEELER INC	Uns	736.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Uns	14,251.00	16,671.48	0.00	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	779.00	801.74	801.74	209.23	0.00
CAPITAL ONE BANK USA NA	Uns	814.00	814.90	814.90	212.66	0.00
CAPITAL ONE BANK USA NA	Uns	958.00	1,058.48	1,058.48	276.23	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE CARD SERVICES INC	Uns	783.00	NA	NA	0.00	0.00
CHARTER COMMUNICATIONS	Uns	632.00	846.68	846.68	220.96	0.00
CHARTER COMMUNICATIONS	Uns	632.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Uns	0.00	NA	NA	0.00	0.00
CHRISTIAN LIFE SCHOOLS	Uns	0.00	NA	NA	0.00	0.00
CLEARSPRING LOAN SERVICES INC	Uns	3,500.00	3,496.02	3,496.02	912.33	0.00
COMENITY BANK / LNBRYANT	Uns	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	800.00	1,270.98	1,270.98	331.68	0.00
COMMUNITY HEALTH SYSTEMS	Uns	265.00	NA	NA	0.00	0.00
CREDIT SYSTEMS INTL IN	Uns	466.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	842.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	267.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	210.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	95.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	53.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	143.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	183.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	502.00	NA	NA	0.00	0.00
DIRECTV, LLC BY	Uns	985.00	985.59	985.59	257.20	0.00
ENCIRCLE COLLECTIONS	Uns	25.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	0.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	0.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	0.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	0.00	NA	NA	0.00	0.00
FIAT FINANCIAL	Uns	2,050.00	2,040.00	2,040.00	532.36	0.00
FIRST PREMIER BANK	Uns	633.00	NA	NA	0.00	0.00
IDES	Uns	7,000.00	7,614.00	7,614.00	1,986.99	0.00
ILLINOIS PATHOLOGIST SERVICES	Uns	72.00	NA	NA	0.00	0.00
THE ILLINOIS TOLLWAY	Uns	2,200.00	2,478.70	2,478.70	646.85	0.00
INTEGRITY SOLUTION SVC	Uns	347.00	NA	NA	0.00	0.00
INTEGRITY SOLUTION SVC	Uns	88.00	NA	NA	0.00	0.00
INTEGRITY SOLUTION SVC	Uns	188.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,500.00	63.81	551.20	551.20	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	5,610.70	5,123.31	1,337.01	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	0.00	1,670.41	0.00	0.00	0.00

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ISAC	Uns	0.00	NA	NA	0.00	0.00
ISAC	Uns	0.00	NA	NA	0.00	0.00
JOHNSON COUNTY LIBRARY	Uns	36.00	NA	NA	0.00	0.00
JOHNSON COUNTY WASTEWATER	Uns	283.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Uns	3,496.00	NA	NA	0.00	0.00
KANSAS COUNSELORS OF K	Uns	542.00	NA	NA	0.00	0.00
KANSAS COUNSELORS OF K	Uns	91.00	NA	NA	0.00	0.00
KANSAS DEPARTMENT OF LABOR	Uns	1,740.00	1,766.10	1,766.10	460.89	0.00
LANE BRYANT RETAIL / SOA	Uns	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	654.00	654.41	654.41	170.78	0.00
METCALF BANK	Uns	1,000.00	NA	NA	0.00	0.00
NICOR GAS	Uns	180.00	342.76	342.76	89.45	0.00
OPTIMA RECOVERY SERVICE	Uns	87.00	NA	NA	0.00	0.00
OSF HEALTHCARE	Uns	885.00	NA	NA	0.00	0.00
OSF MEDICAL GROUP	Uns	900.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	320.00	NA	NA	0.00	0.00
ROCKFORD FIRST	Uns	200.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	2,023.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	1,187.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	261.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	585.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	192.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	646.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	876.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	1,959.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	2,159.00	2,011.85	2,011.85	525.03	0.00
RSH & ASSOCIATES LLC	Uns	9.00	NA	NA	0.00	0.00
RSH & ASSOCIATES LLC	Uns	305.00	NA	NA	0.00	0.00
SOUTHERN WISCONSIN	Uns	350.00	NA	NA	0.00	0.00
STATE COLLECTION SERV	Uns	257.00	NA	NA	0.00	0.00
SURE CHECK BROKERAGE	Uns	95.00	NA	NA	0.00	0.00
SUREWEST COMMUNICATIONS	Uns	415.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	15,693.48	0.00	0.00	0.00
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00

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US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	3,320.00	451.99	451.99	117.96	0.00
US DEPARTMENT OF EDUCATION	Sec	0.00	26,754.82	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	705.00	705.00	183.98	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	1,865.82	1,865.82	486.91	0.00
SFC	Uns	0.00	252.00	252.00	65.77	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	1,120.30	1,120.30	292.36	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	882.04	882.04	230.18	0.00
KANSAS GAS SERVICE	Uns	0.00	466.40	466.40	121.72	0.00
CHECK IT	Uns	0.00	64.96	64.96	16.93	0.00
SPECIALIZED LOAN SERVICING	Uns	0.00	38,117.01	18.81	18.81	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,779.80	\$ 1,779.80	\$ 46.85
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,779.80	\$ 1,779.80	\$ 46.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 551.20	\$ 551.20	\$ 0.00
TOTAL PRIORITY:	\$ 551.20	\$ 551.20	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 37,748.82	\$ 9,865.02	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,379.23	
Disbursements to Creditors	\$ 12,242.87	
TOTAL DISBURSEMENTS:		\$ 17,622.10

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2019

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.